

My State, Wisconsin, was the very first State to ratify the 19th Amendment, and I am wearing this yellow rose today in honor of the remarkable women who fought for their seat at the table.

They persevered; they resisted; they persisted; and the face of Congress is different because of them. Women like Ida B. Wells, Susan B. Anthony, and Sojourner Truth said that, if women want rights, we must be sisters in arms and fight for what is right.

Wisconsin was the first State to ratify the 19th Amendment, and, unfortunately, they are now leading in the efforts to disenfranchise people. But it is because of the powerful legacy that I will continue to fight to make sure that no one is denied access to the ballots due them as citizens.

#### CELEBRATING THE 100TH ANNIVERSARY OF THE PASSAGE AND RATIFICATION OF THE 19TH AMENDMENT, PROVIDING FOR WOMEN'S SUFFRAGE, TO THE CONSTITUTION OF THE UNITED STATES

Ms. DEAN. Madam Speaker, I ask unanimous consent that the Committee on the Judiciary be discharged from further consideration of House Resolution 354, and I ask for its immediate consideration in the House.

The Clerk read the title of the resolution.

The SPEAKER pro tempore (Mrs. CAROLYN B. MALONEY of New York). Is there objection to the request of the gentlewoman from Pennsylvania?

There was no objection.

The text of the resolution is as follows:

H. RES. 354

Whereas Congress passed the 19th Amendment to the Constitution of the United States, guided by the shared ideals of freedom, sovereignty, democracy, civil liberties, and individual rights;

Whereas from 1919 to 1920, the Sixty-Sixth Congress debated, and State legislatures considered, an amendment to the Constitution to provide suffrage for women;

Whereas on May 21, 1919, the House of Representatives approved a proposed amendment, followed by the Senate a few weeks later on June 4, 1919;

Whereas the introduction, passage, and ultimate ratification of the 19th Amendment were the culmination of decades of work and struggle by advocates for the rights of women across the United States and worldwide;

Whereas the ratification of the 19th Amendment ensured women could more fully participate in our democracy and fundamentally changed the role of women in the civic life of our Nation;

Whereas August 18, 2020, marks the centennial of the ratification of the 19th Amendment by three-fourths of the States, providing the support necessary under article V of the Constitution of the United States;

Whereas August 26, 2020, marks the centennial of the 19th Amendment becoming a part of the Constitution of the United States, providing for women's suffrage; and

Whereas the centennial anniversary of the ratification of the 19th Amendment represents a historical milestone to be lauded

and celebrated: Now, therefore, be it

*Resolved*, That the House of Representatives—

(1) celebrates the 100th anniversary of the passage and ratification of the 19th Amendment, providing for women's suffrage, to the Constitution of the United States;

(2) honors the role of the ratification of the 19th Amendment in further fulfilling the promise of the Constitution of the United States and promoting the core values of our democracy;

(3) reaffirms the opportunity for people in the United States to learn about and commemorate the efforts of the women's suffrage movement and the role of women in our democracy; and

(4) reaffirms the desire of Congress to continue strengthening democratic participation and to inspire future generations to cherish and preserve the historic precedent established under the 19th Amendment.

The resolution was agreed to.

A motion to reconsider was laid on the table.

#### COMMUNICATION FROM THE CLERK OF THE HOUSE

The SPEAKER pro tempore laid before the House the following communication from the Clerk of the House of Representatives:

OFFICE OF THE CLERK,  
HOUSE OF REPRESENTATIVES,  
Washington, DC, May 21, 2019.

Hon. NANCY PELOSI,  
*The Speaker, House of Representatives,*  
Washington, DC.

DEAR MADAM SPEAKER: Pursuant to the permission granted in Clause 2(h) of Rule II of the Rules of the U.S. House of Representatives, the Clerk received the following message from the Secretary of the Senate on May 21, 2019, at 9:24 a.m.:

That the Senate passed S. 163.

With best wishes, I am,

Sincerely,

CHERYL L. JOHNSON.

#### PROVIDING FOR CONSIDERATION OF H.R. 1500, CONSUMERS FIRST ACT; PROVIDING FOR CONSIDERATION OF H.R. 1994, SETTING EVERY COMMUNITY UP FOR RETIREMENT ENHANCEMENT ACT OF 2019; PROVIDING FOR PROCEEDINGS DURING THE PERIOD FROM MAY 24, 2019, THROUGH MAY 31, 2019; AND FOR OTHER PURPOSES

Mr. PERLMUTTER. Madam Speaker, by direction of the Committee on Rules, I call up House Resolution 389 and ask for its immediate consideration.

The Clerk read the resolution, as follows:

H. RES. 389

*Resolved*, That at any time after adoption of this resolution the Speaker may, pursuant to clause 2(b) of rule XVIII, declare the House resolved into the Committee of the Whole House on the state of the Union for consideration of the bill (H.R. 1500) to require the Consumer Financial Protection Bureau to meet its statutory purpose, and for other purposes. The first reading of the bill shall be dispensed with. All points of order against consideration of the bill are waived.

General debate shall be confined to the bill and amendments specified in this section and shall not exceed one hour equally divided and controlled by the chair and ranking minority member of the Committee on Financial Services. After general debate the bill shall be considered for amendment under the five-minute rule. In lieu of the amendment in the nature of a substitute recommended by the Committee on Financial Services now printed in the bill, an amendment in the nature of a substitute consisting of the text of Rules Committee Print 116-15 shall be considered as adopted in the House and in the Committee of the Whole. The bill, as amended, shall be considered as the original bill for the purpose of further amendment under the five-minute rule and shall be considered as read. All points of order against provisions in the bill, as amended, are waived. No further amendment to the bill, as amended, shall be in order except those printed in part A of the report of the Committee on Rules accompanying this resolution. Each such further amendment may be offered only in the order printed in the report, may be offered only by a Member designated in the report, shall be considered as read, shall be debatable for the time specified in the report equally divided and controlled by the proponent and an opponent, shall not be subject to amendment, and shall not be subject to a demand for division of the question in the House or in the Committee of the Whole. All points of order against such further amendments are waived. At the conclusion of consideration of the bill for amendment the Committee shall rise and report the bill, as amended, to the House with such further amendments as may have been adopted. The previous question shall be considered as ordered on the bill, as amended, and on any further amendment thereto to final passage without intervening motion except one motion to recommit with or without instructions.

SEC. 2. Upon adoption of this resolution it shall be in order to consider in the House the bill (H.R. 1994) to amend the Internal Revenue Code of 1986 to encourage retirement savings, and for other purposes. All points of order against consideration of the bill are waived. The amendment in the nature of a substitute recommended by the Committee on Ways and Means now printed in the bill, modified by the amendment printed in part B of the report of the Committee on Rules accompanying this resolution, shall be considered as adopted. The bill, as amended, shall be considered as read. All points of order against provisions in the bill, as amended, are waived. The previous question shall be considered as ordered on the bill, as amended, and on any further amendment thereto, to final passage without intervening motion except: (1) one hour of debate equally divided and controlled by the chair and ranking minority member of the Committee on Ways and Means; and (2) one motion to recommit with or without instructions.

SEC. 3. On any legislative day during the period from May 24, 2019, through May 31, 2019—

(a) the Journal of the proceedings of the previous day shall be considered as approved; and

(b) the Chair may at any time declare the House adjourned to meet at a date and time, within the limits of clause 4, section 5, article I of the Constitution, to be announced by the Chair in declaring the adjournment.

SEC. 4. The Speaker may appoint Members to perform the duties of the Chair for the duration of the period addressed by section 3 of this resolution as though under clause 8(a) of rule I.

SEC. 5. Each day during the period addressed by section 3 of this resolution shall

not constitute a legislative day for purposes of clause 7 of rule XV.

SEC. 6. It shall be in order at any time on the legislative day of May 23, 2019, for the Speaker to entertain motions that the House suspend the rules as though under clause 1 of rule XV, relating to a measure making supplemental appropriations for the fiscal year ending September 30, 2019.

SEC. 7. The requirement of clause 6(a) of rule XIII for a two-thirds vote to consider a report from the Committee on Rules on the same day it is presented to the House is waived with respect to any resolution reported through the legislative day of May 23, 2019, relating to a measure making supplemental appropriations for the fiscal year ending September 30, 2019.

SEC. 8. The Committee on Appropriations may, at any time before 5:00 p.m. on Sunday, June 2, 2019, file privileged reports to accompany measures making appropriations for the fiscal year ending September 30, 2020.

□ 1245

The SPEAKER pro tempore. The gentleman from Colorado is recognized for 1 hour.

Mr. PERLMUTTER. Madam Speaker, for the purpose of debate only, I yield the customary 30 minutes to the gentleman from Georgia (Mr. WOODALL), pending which I yield myself such time as I may consume. During consideration of this resolution, all time yielded is for the purpose of debate only.

GENERAL LEAVE

Mr. PERLMUTTER. Madam Speaker, I ask unanimous consent that all Members be given 5 legislative days to revise and extend their remarks.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from Colorado?

There was no objection.

Mr. PERLMUTTER. Madam Speaker, the Rules Committee met on Monday night and reported a rule, House Resolution 389, which covers a lot of territory. It provides for consideration of H.R. 1500, the Consumers First Act under a structured rule which makes in order 17 amendments.

The rule also provides for consideration of H.R. 1994, the Setting Every Community Up for Retirement Enhancement Act, or the SECURE Act, under a closed rule which self-executes Chairman NEAL's manager's amendment.

Additionally, the rule provides same-day authority and suspension authority through Thursday, May 23, and it provides filing authority for the Committee on Appropriations through 5 o'clock p.m., Sunday, June 2.

Finally, the rule provides recess instructions through next Friday, May 31.

Madam Speaker, H.R. 1500, the Consumers First Act, reverses the anti-consumer actions taken by this administration to ensure the Consumer Financial Protection Bureau once again serves the needs of American consumers.

More than a decade ago, the United States experienced one of the worst financial crises in our history, caused, in part, by a failure to have strong pro-

tections for consumers of financial products and services.

Through the Dodd-Frank Wall Street Reform and Consumer Protection Act, Congress created the Consumer Financial Protection Bureau to be a strong and independent agency with the mandate to protect consumers from unfair, deceptive, or abusive acts or practices in the financial marketplace. When the Consumer Financial Protection Bureau was first stood up, it was a powerful ally to consumers in middle-class families across the country.

Under former Director Richard Cordray, the Consumer Financial Protection Bureau returned nearly \$12 billion to over 30 million consumers who were harmed, handled over 1.2 million consumer complaints about financial institutions, and implemented new safeguards to better protect consumers who utilize a wide range of consumer financial products and services.

Unfortunately, the Trump administration has politicized the agency, weakened supervision and enforcement, and reduced transparency and accountability. The Bureau has dismantled protections for Active Duty servicemembers, weakened fair lending enforcement, blocked payday loan cases, and terminated the Consumers Advisory Board. These are just a few examples of how the agency is failing to meet its mission.

The Consumers First Act would block the Trump Administration's agenda and ensure the CFPB starts working for the people once again.

Among other things, the bill would direct the Consumer Financial Protection Bureau leadership to reverse all anti-consumer actions taken under this administration, including resuming Military Lending Act oversight. The bill restores the supervisory and enforcement powers of the Office of Fair Lending and Equal Opportunity. It also reestablishes a dedicated student loan office to help protect students as they find ways to finance their education. Importantly, the bill requires adequate agency staffing across the Bureau, including for supervision and enforcement.

I want to thank Chairwoman WATERS for her work on this legislation, which I cosponsored and is supported by 51 consumer civil rights, housing, and labor organizations.

This rule also provides for consideration of H.R. 1994, the SECURE Act. I am also a cosponsor of this bill to make it easier for American workers to save for their future. One of my number-one priorities is ensuring all Coloradans and all Americans have the opportunity to find a good job, can afford to send their kids to college, and have something left over for their retirement.

Unfortunately, nearly half of Americans in the private sector work for an employer who does not offer a retirement plan. A 2018 study by the National Institute on Retirement Security found over 100 million people of

working age have few, if any, retirement assets.

The SECURE Act is a bipartisan bill which was approved unanimously by the Ways and Means Committee, and I am eager for the House to pass this important legislation. The SECURE Act would make it easier for small businesses to offer retirement plans to their employees by eliminating outdated barriers to the use of multiple employer plans and improving the quality of these providers. This could result in hundreds of thousands of new retirement accounts to help people save.

Additionally, the bill would allow long-time part-time workers to participate in 401(k) plans and create a new tax credit to incentivize small employers to set up retirement plans for their employees. It would also add more flexibility for how long individuals could contribute to their retirement accounts, and when they must begin drawing down on those accounts.

This legislation is a big step forward in helping Americans save and prepare for retirement, and I am proud to support it. I urge all of my colleagues to support the rule and the underlying bills, and I reserve the balance of my time.

Mr. WOODALL. Madam Speaker, I yield myself such time as I may consume, and I want to thank my friend from Colorado for yielding me the customary 30 minutes.

It is a close-knit bunch of folks up there on the Rules Committee, Madam Speaker. If you have not been by recently, you ought to come by. There are only 13 of us there. It is easy to remember everybody's name, but you don't go to the Rules Committee when you have important bipartisan legislation to bring to the House floor. You go to the suspension calendar for that.

You go to the Rules Committee when you have contentious pieces of legislation to bring to the floor. I regret that we are here today on things that are absolutely contentious that could have been absolutely partnership bills.

I want to reference first H.R. 1500. That is the bill my friend from Colorado spoke about as it relates to the Consumer Financial Protection Bureau. He is absolutely right. The way this Congress set up the Consumer Financial Protection Bureau when Democrats were running this institution and President Obama was in the White House was to make it a completely administration-driven agency with no accountability to Congress whatsoever. That was a mistake.

But the folks who set it up liked the team that was running it at the time, and so our efforts in the minority to stop that from happening were rebuffed. Now we are here today, Madam Speaker, and you might think that we have a list of legislative fixes to the Consumer Financial Protection Bureau. Not so.

I encourage you to pick up a copy of H.R. 1500 just to see what those fixes

might be. It is a 40-page bill. You have to get to page 21 before accusations and assertions against former Director Mick Mulvaney end, and the important work, like changing the way we reference the agency by name, begins.

I don't have any language today. No amendments were offered in the Rules Committee last night, Madam Speaker, to talk about all of the things that former Director Cordray did while he was there. The list of things that he did that I don't like are long. The list of things that he did that I thought violated the actual text of the law is pretty long.

But he is gone, and we have the ability to fix anything we want to fix that he did. So no amendments were offered to impugn the integrity of the former director. Well, not the former director, Mr. Cordray; but the former director, Mick Mulvaney, yes, acting director. There are 21 pages of a 40-page bill dedicated to personal attacks on the former director.

Madam Speaker, if we wanted to do something about the Consumer Financial Protection Bureau that brought its authority out of 1600 Pennsylvania Avenue and right back here to where it belongs in Article I, we would make this agency subject to congressional appropriations. This is a bipartisan issue.

If you want to find something that we agree on as an institution, let's talk about making Article I the lawmaker in this country, rather than Article II. Let's talk about taking it out of the White House's hands and putting it back into the people's hands on Capitol Hill. You will not find that idea in these pages.

It is a disappointment because we could be doing something in partnership. Standing for consumers is a shared value, not a divisive one.

I go now to the bill coming out of the Ways and Means Committee, H.R. 1994. Madam Speaker, as my friend from Colorado referenced, this bill passed unanimously out of the Ways and Means Committee. Unanimously.

Take a look at the men and women on the Ways and Means Committee. I think there are 42 of them. These are not shrinking violets on the Ways and Means Committee. I see a couple of them out here. I won't call anybody out by name—Mr. PANETTA—but they are not shrinking violets on this committee. These are serious public policy advocates who represent very diverse parts of the country and who fight hard for the values that their constituents represent.

Unanimously, they came together as a committee, Madam Speaker, to change the rules for retirement, to make it easier for families to save; to change the rules around college savings plans so that families who ran into challenges in secondary years, families whose kids develop special needs and might not be going on to college, but who have very real needs today, to allow those dollars to be tapped by

those families to serve the educational needs of their children.

Unanimously it passed the committee. In fact, I will read from the committee report. This is not something that was done lightly in committee, Madam Speaker. We are talking about hundreds of pages of legislation, hundreds of pages of a committee report. This was a thoughtfully designed and crafted piece of legislation.

The committee said this:

The committee believes that expanding 529 plans will help families save for education expenses that meet each family's unique needs.

We run into that problem often, Madam Speaker. We try to do something that is good for America, and it turns out that 330 million Americans have different needs and priorities. So the Ways and Means avoided a one-size-fits-all solution, recognizing those unique needs. I will read on.

The committee says:

By allowing tax-free distributions for apprenticeship expenses, homeschooling expenses, student loan repayments, elementary and secondary expenses, in addition to tuition, families can customize the use of their education savings to make education more affordable.

We didn't read that on the headline of any major newspaper when the Ways and Means passed that unanimously. I am sure there was something in the headlines of that major newspaper about wars in foreign lands. I am sure there was something in the newspaper that day about partisan politics and how folks were poking each other with sharp rhetorical sticks.

There was not a word about how the men and women of the people's House on the Ways and Means Committee came together unanimously, not because it wasn't hard to craft solutions. It is hard to craft solutions, but they came together unanimously on consensus language to move out of committee.

It sounds like I am going to tell a story with a happy ending, Madam Speaker, and I should be. This should be a story about how we get things done, but what happened last night that you also won't see on the front page of the paper is, we took this consensus product that was passed unanimously by Republicans and Democrats, and we took it up there to the Rules Committee.

On a straight party-line vote, we ripped out all of the language protecting families who were trying to help their children at home; children who may not be getting everything they need through the public schools and so they get additional education at home; families that may have opted out of the public school system because they couldn't get what their children need, and they are homeschooling their children.

This language that was agreed upon unanimously in a bipartisan way, was ripped out in a party-line vote in the Rules Committee last night. We will

never vote on it in this Chamber, Madam Speaker.

The Ways and Means Committee in a long committee report, long committee language, they deliberated over this language and concluded that the right thing to do was to help all American families. But somewhere between that unanimous vote in committee and late last night in the Rules Committee, the decision came down from on high—and by on high I do mean your side of the aisle, Madam Speaker, because when you sit in the Speaker's chair, you have that kind of authority. The Rules Committee is, in fact, the Speaker's committee—that said we are going to rip this language out.

We offered an amendment last night. And I think it is only right that folks come to sit here to watch the people's business. They think that we are going to operate a transparent building here, and we work very hard to do that.

□ 1300

We offered an amendment last night in the Rules Committee to allow a simple vote of the people's House on this provision. If you don't like parents supplementing their students' education at home, so be it. I don't understand it, but so be it. But let's have a vote on it here just like they did in the Ways and Means Committee. On a party-line basis, the amendment to allow the people's House to have a vote on this provision was defeated.

You might not have noticed it when the Reading Clerk was reading, Madam Speaker. I don't want to tell you how long that took to read. We have a lot of things packaged in this bill. You will have to go all the way down to the 12th section of the rule, and the important words are: modified by the amendment printed in part B of the Rules Committee report, modified by part B of the amendment printed in the Rules Committee report.

I will translate that for you, Madam Speaker. That means with no vote of this institution whatsoever and with no consultation or input from the Ways and Means Committee that crafted this legislation, we are going to revoke all benefits that would have gone to families who cannot find the services they need outside the home and, thus, are paying for those services inside the home.

Representative MITCHELL came to the Rules Committee to testify on this amendment last night, Madam Speaker. He said that his family is blessed enough to have the financial resources to take care of their special needs family member. But he talked about all the American families who he has met in his district—the Speaker has them in her district; the gentleman from Colorado has them in his district; and I have them in my district—who don't have the financial means and who don't have that sense of security.

The Ways and Means Committee in its wisdom unanimously said let's provide that security to American families. The Rules Committee in an error

in judgment repealed it because six Members voted “yes” last night. That is all it took. All it took to silence an institution of 435, Madam Speaker, was six Members voting to include this one seemingly innocuous line that disadvantages families and children all across this Nation.

It is another missed opportunity, Madam Speaker. We could have been here today celebrating the things that we do here together. We could have been here celebrating shared values. We could have been here today making a difference that your constituents have asked of you and my constituents have asked of me.

From the start of this process, for the weeks in committee, and for the weeks since the committee has passed it, we were doing exactly that. In about 6 minutes of voting last night, we erased it all. It took weeks to build bipartisan consensus, Madam Speaker. It took moments to erase it all.

We have choices in this institution, Madam Speaker. We made the wrong one in the Rules Committee last night.

Madam Speaker, I urge my colleagues to defeat this rule and give us a chance to make a right one. But we only get so many bites at this apple. The trust of the American people in us as an institution and in us as individuals is not infinite. If we betray that trust often enough, it will disappear forever.

Madam Speaker, I reserve the balance of my time.

Mr. PERLMUTTER. Madam Speaker, I yield myself such time as I may consume.

Madam Speaker, I will start where my friend from Georgia just left off, complaining about a tiny section in the bill that was stricken in the Rules Committee. He is correct, because there are individuals within our Caucus who don't think it is appropriate. The bill, however, has dozens of provisions that benefit Americans of every stripe, millions of people.

I would say to my friend from Georgia, if he feels so strongly about it, then bring it up in a motion to recommend. It isn't the last statement here. If my friend wants to see how many people want to vote for this, then certainly bring it up there.

Otherwise, as my friend said, this was a major step forward on retirement security for so many Americans. The perfect shouldn't be the enemy of the good because the bill, the SECURE Act, advances that.

Secondly, I wish Representative MALONEY was still in the chair, Madam Speaker, because she would recognize, as it applies to the Consumers First Act, that the purpose of having a single agency focus on consumers first was so important because we saw that by having certain activities handled by the Housing and Urban Development Department, others handled by the Federal Reserve, and others handled by the Federal Trade Commission, consumers were not being protected. Much of that

failure to protect—shark practices in the credit card industry and bad practices in the mortgage industry—led to the recession that we faced back in 2008, 2009, and 2010.

The purpose of having an independent agency like the CFPB was to avoid that and put consumers first, just as H.R. 1500 is intended to do.

Madam Speaker, I yield 3 minutes to the gentleman from California (Mr. PANETTA).

Mr. PANETTA. Madam Speaker, I thank Mr. WOODALL for his advocacy as well as his oratory skills.

As a member of the Ways and Means Committee, I want to talk about the SECURE Act and obviously the work that we did in the Ways and Means Committee in regard to not only H.R. 1994 but, more particular, a certain part of that bipartisan legislation that helps home healthcare workers save for their retirement. That would include the over 375,000 home healthcare workers in my home State of California.

Madam Speaker, we know that home healthcare is usually less expensive. It is more convenient and, most times, just as effective as the care people receive in a hospital or in a skilled nursing facility.

Home healthcare workers not only provide critical services for seniors and those with physical, mental, or emotional disabilities, but they also ensure that our loved ones with special needs are able to live their lives in a dignified manner.

That dignity, that skill, and that care, I can tell you, is something that I experienced firsthand throughout my childhood when my grandmother suffered a debilitating stroke and had to live with us. We took her in realizing that the effects of her stroke were permanent. That is when my family decided to ensure that she had appropriate home healthcare, not just the family but with full-time home healthcare workers.

With both my parents working full-time, we were forced—but, yes, we were also fortunate—to hire home healthcare workers, people who actually came into our home, took care of my grandmother, and allowed her to live a life with dignity and with the care necessary to enjoy the latter years of her life.

However, and unfortunately, right now under the current Federal Internal Revenue Code, home healthcare providers like those who cared for my grandmother are not able to participate in a retirement plan or save in an IRA. If you are a home healthcare worker in California who works in and helps out families, then you would be ineligible to participate in the CalSavers retirement program due to the current Federal law.

That is why this bill is so important, because it would allow home healthcare workers to contribute to a defined contribution plan or IRA, giving home healthcare workers the ability to save and prepare for their own retirement.

These healthcare workers give our family members dignity. This is the least that we can do for home healthcare workers so that they can retire with dignity.

That is what this bill does. That is one of the reasons why, as a member of the Ways and Means Committee, I did vote for this bill. It is also why I urge my colleagues to support the rule and the underlying legislation.

Mr. WOODALL. Madam Speaker, I yield myself such time as I may consume.

Madam Speaker, you heard the earnestness with which Mr. PANETTA just described the committee's work. You can go through every line of the committee's work, and you are going to find a story similar to the one that Mr. PANETTA has told about his family that applies to hundreds of thousands of families across the country.

That is what this work product was. That is what the committee spent weeks and weeks putting together. That is, candidly, what my constituents think we do up here every day: find problems, find partners, craft solutions, and bring them to the floor.

My friend from Colorado said that we shouldn't let the perfect be the enemy of the good, and I think he is exactly right. I haven't voted on the perfect bill since I have been here, Madam Speaker. You may have had that opportunity; I have not. I vote on bills that move the ball in the right direction. Even had I been king for a day, I couldn't have done it better.

But the flip side of “don't let the perfect be the enemy of the good” is that this bill passed out of the Ways and Means Committee unanimously. It was perfect if bipartisanship was your goal. It is now good legislation. But with this change, it is perfectly partisan.

I would advise my colleagues that we spent a lot of time when we were in control—and I had the pleasure of leading the rule, as my friend from Colorado does today—protecting our Members from tough votes. You may not know, Madam Speaker, but the way the Rules Committee works, we could have offered waivers. If you wanted to strike protections for homeschooling families, if you wanted to strike protections from families who need to buy more than what they can find in their public school system for their special needs child, you could have brought an amendment to the floor of this House and said: I don't like those protections for those families. I want to strike them.

But then you would have had to have stood up and said that whatever your ax was that you were grinding that day took priority over those families. No Member in this institution wants to do that, which is why it comes to the Rules Committee as a seemingly innocuous line in a committee report and why it only takes six members to vote “yes” on it up there to make it a part of the underlying bill. It pretends that the committee voted on it when, in fact, they did not.

If we want to vote on these issues, then let's vote on these issues. But I will just tell my friends here in their fifth month of leadership that they will begin to rue the day that they told their new Members they could come to Capitol Hill, be a United States Congressperson, and not have to take tough votes.

We began to rue that day when we started down that road, and you only get one chance to start again.

Madam Speaker, I reserve the balance of my time.

Mr. PERLMUTTER. Madam Speaker, I yield myself such time as I may consume.

Responding to my good friend from Georgia, we are going to have a chance to vote on this in the rule, and we will see whether or not a majority is in favor of the changes that were made as part of this rule package.

I would say to my friend, as part of the changes, we are adding Gold Star families and other children to this entire SECURE Act package to benefit them because in the race to give a \$2 trillion tax cut to the richest Americans, the Republican Party forgot about a lot of families and a lot of children. That is being corrected in this bill and in this amendment.

I urge my friend to take another look at it because this rule does benefit Americans all across the board and all income levels.

Madam Speaker, I yield 3 minutes to the gentlewoman from Massachusetts (Mrs. TRAHAN).

Mrs. TRAHAN. Madam Speaker, I rise to offer my strong support for the rule and for the Setting Every Community Up for Retirement Enhancement Act.

This is an important retirement savings measure that has the support of a wide range of stakeholders, from the United States Chamber of Commerce to the Girl Scouts. What a credit to the committee for taking up this important legislation for the people.

I want to highlight section 105, a provision that the committee included to offer a tax incentive to small businesses for setting up automatic enrollment for their employees' retirement plans.

Madam Speaker, while half of private-sector employees have access to a retirement plan through their employer, it is estimated that just 15 percent of small businesses offer a retirement plan. Yet small businesses employ approximately half of the Nation's private-sector workforce.

Ensuring that small business employees have retirement options just like those who work for larger companies will increase small businesses' competitiveness at a time when the job market is tightening, and it will position these employees for a secure retirement.

Establishing automatic enrollment in retirement plans is critical. Participation rates in defined contribution plans like a 401(k) are above 90 percent

among new hires when automatic enrollment is the default. Moreover, 80 percent of participants increase their contributions over time. Alternatively, when employers do not offer automatic enrollment, new hire participation is below 50 percent.

Section 105 is based upon a bill that Mr. KELLY and I introduced, the Small Employer Retirement Savings Auto-Enrollment Credit Act. It would provide small businesses—those with up to 100 employees—a \$500 tax credit to defray the start-up cost of offering automatic enrollment. The tax credit would also be available to small businesses that convert their existing employee retirement program from an opt-in to auto-enrollment.

I was pleased to work with the chairman and his staff as well as the gentleman from Pennsylvania on this issue. I urge adoption of the resolution and the SECURE Act.

□ 1215

Mr. WOODALL. Madam Speaker, I yield myself such time as I may consume.

Madam Speaker, I want to associate myself with everything my friend from Massachusetts just said. Every line of this bill, as crafted by the Ways and Means Committee, was designed to make a difference in a family's life, a difference that every single one of us can be proud of, and no one has a single bit of concern about that language.

The concern is that, instead of being down here celebrating this bipartisan product, in the dark of night it was converted.

My friend from Colorado is absolutely right. Not only was the home-schooling provision stripped out; a provision for Gold Star families was put in.

Now, I will just tell you, if you have any concerns, Madam Speaker, let me speak on behalf of the Republican Conference. If you want to stand up for Gold Star families, I have got Members who want to stand with you. I don't have some; I have them all.

To be fair, that has nothing to do with being a Republican. If I go to the Democratic side of the aisle and look for folks to stand with Gold Star families, I won't find one; I will find them all.

That is yet another thing that unites us, and kudos to RICHARD NEAL, as chairman of the Ways and Means Committee, for taking an opportunity to make the bill better in that way.

I happen to have his manager's amendment here, Madam Speaker. This is the language that was taken up by the Rules Committee last night and, again, stuck in because only six people voted "yes." And page after page is dealing with those Gold Star families and trying to right that clerical error in drafting.

It is in the middle of page 3, with looks like seven words: "In section 302, strike subsections (b) and (d)." You might not know what section 302 is and

what sections (b) and (d) are, Madam Speaker. I will read some of that to you, again, from the Democratic chairman's committee report, from the unanimous legislation that was passed.

The provision allows tax-free treatment to apply to distributions made for certain additional qualifying expenses on behalf of designated beneficiaries attending elementary and secondary schools.

This is the offensive language that my friend referenced that some Members of his caucus had problems with that needed to be taken out. Here it comes. And I don't mean to offend you by reading these words, Madam Speaker, but I am just going to read them directly because I feel the burden to do it.

In addition to tuition, tax-free treatment would apply to a distribution made for expenses for fees, tutoring, special-needs services, books, supplies, and other equipment incurred in connection with the attendance of elementary school.

I am aghast. I am aghast that that is what the Ways and Means Committee decided to do. I am just going to tell you again, Madam Speaker.

The committee, in its wisdom, unanimously decided that we should speak up for families who have problems with expenses for fees, academic tutoring, special-needs services, books, supplies, and other equipment incurred in connection with their child's attendance in elementary school.

That is what this big to-do was about today. If you want to have a vote on the floor of the House that says, "I don't want children in elementary school to have any help," we can have that vote. I think it would lose, and so do my friends on the other side of the aisle.

That is why we are not going to have that vote. We are going to sneak it in, in the rule, and never be able to speak on it.

I appreciate my friend raising the Gold Star issue because that is yet another area of agreement, like the issue my friend from Massachusetts spoke about, like the issue my friend from California spoke about.

Madam Speaker, when you are in the majority in this Chamber, it is easy to get legislation passed. You control the Rules Committee. You control the votes on the board. You get to jam everything through.

I know. I spent 8 years in the majority, and that is the way every day is when you are in the majority.

But you don't have to jam everything through. Occasionally—just occasionally—there are bills, like this bill from the Ways and Means Committee, where every single line is dedicated to solving problems, problems that affect your district and problems that affect my district.

Occasionally—just occasionally—we find Members on both sides of the aisle sitting down, rolling up their sleeves, looking for solutions instead of talking

points. And, when that happens, you produce good legislation like the bill Chairman NEAL brought before us today.

We could have been down here celebrating that legislation, Madam Speaker. Instead, we are talking about the efforts to unwind it. And, for the life of me, I just don't understand why that is the path we have chosen.

I reserve the balance of my time.

Mr. PERLMUTTER. Madam Speaker, I yield myself such time as I may consume.

Madam Speaker, just in response to my friend, we have two bills that are encompassed in this rule: H.R. 1500, the Consumers First Act, and H.R. 1994, the SECURE Act.

The gentleman is focusing on one sentence out of dozens of provisions that benefit millions of Americans to complain about this rule and what was done.

Well, people get to vote on this rule. It isn't just 6 people or 10 people or 13 people. There will be 435 of us voting on whether we approve the rule or not. There are other opportunities to take care of the one sentence, if my friend is so aghast that it might be stricken in favor of dozens of other provisions, including the Gold Star family and children across America.

So, I appreciate the rhetorical abilities of my good friend from Georgia, but, quite frankly, he is missing the forest for the trees through all of this.

Secondly, H.R. 1500 is another key piece of legislation that is encompassed in this rule to really get consumers first again, as opposed to the financial services industry being first, which appears to be the effort of the Trump administration.

Madam Speaker, I would inquire of my friend from Georgia if he has any other speakers. If not, I suggest we close.

Mr. WOODALL. Madam Speaker, I don't have any speakers remaining. I have a powerful previous question vote that I would like to describe, and I am prepared to do that at this time.

Mr. PERLMUTTER. Madam Speaker, I reserve the balance of my time.

Mr. WOODALL. Madam Speaker, I yield myself such time as I may consume.

We can't always get exercised about every single line in every single bill. We would never get anything done.

We have an amendment process so that, if you get exercised about a particular line in a particular bill, you can bring your amendment to the floor and we vote on it.

We are going to get into the appropriations process soon. When we spend money, it turns out to be one of those issues that people feel strongly about. We are going to entertain hundreds of amendments—Republican amendments, Democratic amendments.

Some Republican amendments are going to pass; some are going to fail. Some Democrat amendments are going to pass; some are going to fail.

But we are going to work the will of the body, and we are going to do the best we can to get to a final package that we move across the street to the Senate.

My frustration in this moment, Madam Speaker, isn't that we have the inability of moving things forward and discussing ideas. We do have the ability to do that, and we did that well in the Ways and Means Committee.

My frustration is that, when people don't like the way the committee unanimously, in a bipartisan way, did something because they have bipartisan concerns—and, to be clear, the concerns about this language are not Republican concerns. This language was not stricken because Republicans objected. This language was not stricken to satisfy any bipartisan concern of any kind.

This was purely a partisan exercise. And if you want to have a partisan exercise, I know 435 Members who are here all day, who will come down here to the House floor and vote on it, and we can do that.

So I want to offer that opportunity, Madam Speaker. For folks who think this is about public policy, as it was when the committee considered it in a bipartisan way, I want to offer an amendment to this bill.

If we defeat the previous question, Madam Speaker, I will offer an amendment that strikes this offending section. What that means in layman's terms is the bill would contain the Gold Star family language that is very important to every Member of this Chamber. It would contain the pension language that is very important to every Member of this Chamber.

It would contain every line designed in a bipartisan fashion by the Ways and Means Committee to make a difference in families' lives, but it would strike the majority's effort, with only six votes on the Rules Committee, to eliminate protections for home-schooling families altogether.

Vote against the previous question, defeat the previous question, and we can restore the bipartisan consensus language the Ways and Means Committee crafted, and we will add the Gold Star family language that my friend from Colorado and I agree on.

I don't serve in the Ways and Means Committee, Madam Speaker. They have got big ideas they have to work on over there. I don't serve on the Financial Services Committee. They have got big ideas they have to work on over there.

I serve in the Rules Committee. My job is to get bills to the House floor and to make sure that voices are heard on perfecting that language.

If we defeat the previous question, we can achieve exactly the partisan goal that the majority wants, but we can achieve it by actually having a vote of the House on that goal.

I think the American people are tired of things being done in secret. I think they are tired of things being done without the full story being told.

I talk to my friends on the other side of the aisle regularly, daily, hourly, Madam Speaker. I know the hunger from your side of the aisle to deliver on behalf of the American people. I know that hunger. I know the hunger on your side of the aisle to roll up sleeves and do the hard things. Because the easy things somebody else has already taken care of. All that is left for you and me are the hard things.

Going to the well of partisanship, pulling your sharp stick out of your quiver and poking the other team, those aren't the hard things. Those are the easy things. And, candidly, those aren't the surprising things. They have become all too commonplace.

I don't get to run this institution, but I do get a vote in it. I see opportunities for partnership, not because everybody wants it, but because it has to happen. Republican President, Republican Senate, Democratic House: The only way we succeed, Madam Speaker, is to succeed together. That is the only pathway forward.

If anybody in this Chamber ran for their seat because they wanted to stand up here and talk about it for 2 years, we have got a great pathway for you. But if you ran for this seat because you actually wanted to get it done, these bills today aren't doing it.

The Senate won't consider them. The President is not going to sign them. But there are ideas in these bills, Madam Speaker, as expressed unanimously by the Ways and Means Committee, that America is hungry for and you and I can deliver.

Let's exceed expectations today. Defeat the previous question, and let's restore this bill to the bipartisan compromise that the Ways and Means Committee created.

Madam Speaker, I yield back the balance of my time.

Mr. PERLMUTTER. Madam Speaker, I yield myself such time as I may consume.

Madam Speaker, I want to thank Mr. PANETTA and Mrs. TRAHAN for joining us today to speak on this rule, the Consumers First Act, and the SECURE Act.

And, just briefly, with respect to the Consumers First Act, there are dozens and dozens of consumer, civil rights, and labor organizations supporting the Consumers First Act and how we are approaching it pursuant to this rule: Americans for Financial Reform, the Center for Responsible Lending, the Communication Workers of America, the Consumer Federation of America, and the NAACP, just to mention a few, with respect to the Consumers First Act.

With respect to the SECURE Act: AARP, SEIU, the Church Alliance, the Girl Scouts, the Boy Scouts, the National Association of Women Business Owners.

And today is the 100th anniversary of a woman's right to vote, so here we have got the National Association of Women Business Owners, as well as the



National Council of Farmer Cooperatives, TIAA-CREF, and the Air Line Pilots Association.

So we have consumer groups, insurance groups, and business groups supporting the SECURE Act so that millions more Americans can feel secure in their retirement, something that so many people feel insecure about today.

The bill has dozens and dozens of provisions. The amendment that is in the nature of the manager's amendment by Mr. NEAL includes additional children, Gold Star families, a lot of people who were left out by the giant tax cut that the Republicans passed a year and a half ago to benefit the wealthiest Americans.

These two bills are important steps forward for the constituents that you represent, Madam Speaker, that the gentleman from Georgia represents, and the people I represent.

The Consumers First Act will realign the Consumer Bureau's focus as a truly independent voice protecting consumers first. We have seen what the bureau can accomplish in the millions of consumers who were helped under Director Cordray, and our constituents need the bureau to continue to focus on them.

□ 1330

The SECURE Act is an important bipartisan package which addresses retirement security and makes an important technical change to the GOP tax bill for Gold Star families, among others. This package was developed by both sides of the aisle and with many stakeholders.

While the other side of the aisle may be upset over one provision out of dozens and dozens of provisions, I hope they can recognize the effort that went into this package to bring both sides together and the millions of Americans who are benefited by this legislation.

These are both commonsense bills, and I look forward to their passage.

Madam Speaker, I encourage a "yes" vote on the rule and the previous question.

Mr. WOODALL. Will the gentleman yield?

Mr. PERLMUTTER. I yield to the gentleman from Georgia.

Mr. WOODALL. Madam Speaker, I ask unanimous consent that the text of the amendment be printed in the RECORD immediately prior to the vote on the previous question.

The SPEAKER pro tempore (Ms. JUDY CHU of California). Is there objection to the request of the gentleman from Georgia?

There was no objection.

Mr. PERLMUTTER. Madam Speaker, I kind of wanted to object, but I didn't.

Madam Speaker, I encourage a "yes" vote on the rule and the previous question.

The material previously referred to by Mr. WOODALL is as follows:

#### AMENDMENT TO HOUSE RESOLUTION 389

In section 2, after "accompanying this resolution" insert "and the amendment specified in section 9 of this resolution".

At the end, add the following new section:

SEC. 9. The amendment referred to in section 2 of this resolution is as follows:

In the amendment printed in part B of the report of the Committee on Rules accompanying this resolution, strike "In section 302, strike subsections (b) and (d).".

Mr. PERLMUTTER. Madam Speaker, I yield back the balance of my time, and I move the previous question on the resolution.

The SPEAKER pro tempore. The question is on ordering the previous question.

The question was taken; and the Speaker pro tempore announced that the yeas appeared to have it.

Mr. WOODALL. Madam Speaker, on that, I demand the yeas and nays.

The yeas and nays were ordered.

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX, further proceedings on this question will be postponed.

#### RECESS

The SPEAKER pro tempore. Pursuant to clause 12(a) of rule I, the Chair declares the House in recess subject to the call of the Chair.

Accordingly (at 1 o'clock and 32 minutes p.m.), the House stood in recess.

□ 1427

#### AFTER RECESS

The recess having expired, the House was called to order by the Speaker pro tempore (Ms. HAALAND) at 2 o'clock and 27 minutes p.m.

#### ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE

The SPEAKER pro tempore. Proceedings will resume on questions previously postponed.

Votes will be taken in the following order:

Ordering the previous question on House Resolution 389; and

Adoption of House Resolution 389, if ordered.

The first electronic vote will be conducted as a 15-minute vote. Pursuant to clause 9 of rule XX, remaining electronic votes will be conducted as 5-minute votes.

#### PROVIDING FOR CONSIDERATION OF H.R. 1500, CONSUMERS FIRST ACT; PROVIDING FOR CONSIDERATION OF H.R. 1994, SETTING EVERY COMMUNITY UP FOR RETIREMENT ENHANCEMENT ACT OF 2019; PROVIDING FOR PROCEEDINGS DURING THE PERIOD FROM MAY 24, 2019, THROUGH MAY 31, 2019; AND FOR OTHER PURPOSES

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX, the unfinished business is the vote on ordering the previous question on the resolution (H. Res. 389) providing for consider-

ation of the bill (H.R. 1500) to require the Consumer Financial Protection Bureau to meet its statutory purpose, and for other purposes; providing for consideration of the bill (H.R. 1994) to amend the Internal Revenue Code of 1986 to encourage retirement savings, and for other purposes; providing for proceedings during the period from May 24, 2019, through May 31, 2019; and for other purposes, on which the yeas and nays were ordered.

The Clerk read the title of the resolution.

The SPEAKER pro tempore. The question is on ordering the previous question.

The vote was taken by electronic device, and there were—yeas 227, nays 191, not voting 13, as follows:

[Roll No. 220]

#### YEAS—227

Adams	Frankel	McEachin
Aguilar	Fudge	McGovern
Allred	Gabbard	McNerney
Axne	Gallego	Meeks
Barragán	Garamendi	Meng
Bass	Garcia (IL)	Moore
Beatty	Garcia (TX)	Morelle
Bera	Golden	Moulton
Beyer	Gomez	Mucarsel-Powell
Bishop (GA)	Gonzalez (TX)	Murphy
Blumenauer	Gottheimer	Nadler
Blunt Rochester	Green (TX)	Napolitano
Bonamici	Grijalva	Neal
Brindisi	Haaland	Neguse
Brown (MD)	Harder (CA)	Norcross
Brownley (CA)	Hastings	O'Halleran
Bustos	Hayes	Ocasio-Cortez
Butterfield	Heck	Omar
Carbajal	Higgins (NY)	Pallone
Cárdenas	Hill (CA)	Panetta
Carson (IN)	Himes	Pappas
Cartwright	Horn, Kendra S.	Pascarella
Case	Horsford	Perlmutter
Casten (IL)	Houlihan	Peters
Castro (TX)	Hoyer	Peterson
Chu, Judy	Huffman	Phillips
Ciulline	Jackson Lee	Pingree
Cisneros	Jeffries	Pocan
Clark (MA)	Johnson (GA)	Porter
Clarke (NY)	Johnson (TX)	Pressley
Clay	Kaptur	Price (NC)
Cleaver	Keating	Quigley
Clyburn	Kelly (IL)	Raskin
Cohen	Kennedy	Rice (NY)
Connolly	Khanna	Richmond
Cooper	Kildee	Rose (NY)
Correa	Kilmer	Rouda
Costa	Kim	Roybal-Allard
Courtney	Kind	Ruiz
Cox (CA)	Kirkpatrick	Ruppersberger
Craig	Krishnamoorthi	Ryan
Crist	Kuster (NH)	Sánchez
Crow	Lamb	Sarbanes
Cuellar	Langevin	Scanlon
Cummings	Larsen (WA)	Schakowsky
Cunningham	Larson (CT)	Schiff
Davids (KS)	Lawrence	Schneider
Davis (CA)	Lawson (FL)	Schrader
Davis, Danny K.	Lee (CA)	Schrier
Dean	Lee (NV)	Scott (VA)
DeFazio	Levin (CA)	Scott, David
DeGette	Levin (MI)	Serrano
DeLauro	Lewis	Sewell (AL)
DelBene	Lieu, Ted	Sherrill
Delgado	Lipinski	Sires
Demings	Loebach	Slotkin
DeSaulnier	Lofgren	Smith (WA)
Deutch	Lowenthal	Soto
Dingell	Lowe	Spanberger
Doggett	Lujan	Speier
Doyle, Michael	Luria	Stanton
F.	Lynch	Stevens
Engel	Malinowski	Suozzi
Escobar	Maloney	Swalwell (CA)
Eshoo	Carolyn B.	Takano
Espallat	Maloney, Sean	Thompson (CA)
Evans	Matsui	Thompson (MS)
Finkenauer	McAdams	Titus
Fletcher	McBath	Tlaib
Foster	McCollum	Tonko